

**Table I.D.4(2011) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2011**

| Characteristics             | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 30.9% | 25.3%                  | 24.3%           | 25.1%           | 28.3%             | 34.3%                  | 24.9%                  | 32.2%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 31.9% | 40.4%                  | 14.6% *         | 26.2%           | 22.8%             | 44.8%                  | 29.1%                  | 33.2%                |
| Mining and manufacturing    | 34.8% | 21.6%                  | 25.4%           | 27.4%           | 34.8%             | 37.9%                  | 24.6%                  | 36.3%                |
| Construction                | 29.5% | 30.2%                  | 29.2%           | 30.0%           | 27.4%             | 31.8%                  | 31.1%                  | 27.9%                |
| Utilities and transp.       | 34.2% | 28.6%                  | 26.1%           | 26.1%           | 37.5%             | 35.1%                  | 24.7%                  | 35.2%                |
| Wholesale trade             | 32.5% | 27.0%                  | 28.0%           | 28.7%           | 33.5%             | 35.8%                  | 27.8%                  | 34.2%                |
| Fin. svcs. and real estate  | 34.4% | 28.4%                  | 22.4%           | 24.3%           | 33.5%             | 36.5%                  | 25.1%                  | 35.5%                |
| Retail trade                | 26.4% | 20.2%                  | 20.2%           | 18.7%           | 19.8%             | 30.1%                  | 19.8%                  | 27.7%                |
| Professional services       | 30.2% | 23.6%                  | 23.0%           | 24.9%           | 24.4%             | 34.7%                  | 24.0%                  | 31.5%                |
| Other services              | 25.9% | 24.7%                  | 23.9%           | 21.5%           | 22.1%             | 29.0%                  | 23.1%                  | 26.7%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 31.5% | 25.7%                  | 24.7%           | 26.3%           | 30.6%             | 34.3%                  | 25.5%                  | 32.8%                |
| For profit, unincorporated  | 30.0% | 25.0%                  | 24.0%           | 22.3%           | 24.9%             | 36.2%                  | 23.9%                  | 32.0%                |
| Nonprofit                   | 28.7% | 21.9%                  | 21.5%           | 21.4%           | 23.4%             | 33.2%                  | 21.2%                  | 29.5%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 25.1% | 26.0%                  | 21.4%           | 26.3%           | 24.9%             | 31.1%                  | 24.4%                  | 26.0%                |
| 5-9 years                   | 24.4% | 26.8%                  | 24.4%           | 23.4%           | 23.9%             | 24.4%                  | 25.1%                  | 23.7%                |
| 10-19 years                 | 27.5% | 26.1%                  | 24.3%           | 23.3%           | 31.1%             | 31.4%                  | 25.0%                  | 29.2%                |
| 20 or more years            | 32.1% | 23.7%                  | 25.0%           | 26.1%           | 28.5%             | 34.5%                  | 24.9%                  | 32.9%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 33.3% | 29.4%                  | 27.2%           | 25.5%           | 30.0%             | 34.5%                  | 23.6%                  | 33.5%                |
| 1 location only             | 25.3% | 25.3%                  | 24.1%           | 25.0%           | 25.7%             | 29.7%                  | 25.0%                  | 25.6%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 22.6% | 27.9%                  | 20.9%           | 16.8%           | 25.5%             | 22.1%                  | 23.0%                  | 22.5%                |
| 25-49 %                     | 24.5% | 25.3%                  | 22.3%           | 12.9%           | 19.4%             | 28.4%                  | 21.2%                  | 25.1%                |
| 50-74 %                     | 27.9% | 27.0%                  | 20.4%           | 18.1%           | 22.4%             | 31.5%                  | 23.6%                  | 28.6%                |
| 75% or more                 | 31.8% | 24.9%                  | 24.8%           | 26.5%           | 29.5%             | 35.3%                  | 25.3%                  | 33.2%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 28.7% | 24.4%                  | 23.7%           | 24.2%           | 27.0%             | 33.2%                  | 24.0%                  | 30.2%                |
| Has union employees         | 35.1% | 45.3%                  | 38.6%           | 34.5%           | 34.9%             | 35.0%                  | 40.7%                  | 34.8%                |
| Unknown                     | 35.9% | 35.7%                  | 22.5%           | 27.6%           | 36.2%             | 36.0%                  | 27.7%                  | 36.0%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 24.1% | 24.1%                  | 21.1%           | 16.2%           | 19.2%             | 28.1%                  | 21.3%                  | 24.6%                |
| Less than 50% low wage      | 32.0% | 25.5%                  | 24.7%           | 26.6%           | 30.0%             | 35.3%                  | 25.4%                  | 33.4%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4(2011) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2011**

| Characteristics             | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 0.27% | 0.72%                  | 0.74%           | 0.58%           | 0.46%             | 0.30%                  | 0.60%                  | 0.28%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 4.75% | 7.83%                  | 5.05% *         | 4.73%           | 6.78%             | 7.60%                  | 5.22%                  | 6.19%                |
| Mining and manufacturing    | 0.58% | 3.15%                  | 2.54%           | 1.21%           | 1.44%             | 0.91%                  | 1.14%                  | 0.66%                |
| Construction                | 1.95% | 2.48%                  | 3.25%           | 2.60%           | 5.46%             | 2.25%                  | 2.50%                  | 3.16%                |
| Utilities and transp.       | 0.76% | 4.72%                  | 5.11%           | 2.94%           | 2.85%             | 1.05%                  | 2.84%                  | 0.85%                |
| Wholesale trade             | 1.29% | 2.64%                  | 2.96%           | 2.51%           | 2.71%             | 1.14%                  | 1.52%                  | 1.62%                |
| Fin. svcs. and real estate  | 0.40% | 2.30%                  | 1.63%           | 2.52%           | 2.24%             | 0.49%                  | 0.78%                  | 0.45%                |
| Retail trade                | 0.80% | 1.49%                  | 2.40%           | 1.52%           | 0.90%             | 0.84%                  | 1.11%                  | 0.91%                |
| Professional services       | 0.48% | 1.20%                  | 1.82%           | 1.27%           | 0.76%             | 0.48%                  | 1.11%                  | 0.44%                |
| Other services              | 0.66% | 2.12%                  | 1.92%           | 1.89%           | 1.49%             | 0.77%                  | 0.90%                  | 0.86%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.29% | 1.01%                  | 0.90%           | 0.71%           | 0.79%             | 0.40%                  | 0.66%                  | 0.32%                |
| For profit, unincorporated  | 0.60% | 1.41%                  | 1.51%           | 1.74%           | 0.92%             | 0.82%                  | 1.17%                  | 0.71%                |
| Nonprofit                   | 0.51% | 1.08%                  | 1.82%           | 1.22%           | 0.95%             | 1.01%                  | 1.28%                  | 0.56%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 1.51% | 1.97%                  | 1.80%           | 2.51%           | 4.01%             | 7.11%                  | 1.23%                  | 3.42%                |
| 5-9 years                   | 1.32% | 1.41%                  | 2.01%           | 2.49%           | 1.48%             | 4.83%                  | 1.42%                  | 1.72%                |
| 10-19 years                 | 0.76% | 1.30%                  | 1.56%           | 0.96%           | 2.29%             | 1.77%                  | 1.01%                  | 1.06%                |
| 20 or more years            | 0.27% | 1.56%                  | 0.68%           | 0.76%           | 0.68%             | 0.29%                  | 0.67%                  | 0.26%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.29% | 7.60%                  | 2.20%           | 1.64%           | 0.67%             | 0.32%                  | 1.52%                  | 0.28%                |
| 1 location only             | 0.50% | 0.74%                  | 0.76%           | 0.58%           | 1.30%             | 2.27%                  | 0.63%                  | 0.69%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 1.53% | 4.39%                  | 3.88%           | 1.77%           | 4.65%             | 1.56%                  | 2.27%                  | 1.83%                |
| 25-49 %                     | 1.10% | 2.26%                  | 2.70%           | 1.56%           | 1.79%             | 0.93%                  | 1.83%                  | 1.06%                |
| 50-74 %                     | 0.77% | 2.30%                  | 1.18%           | 1.25%           | 1.55%             | 0.79%                  | 1.41%                  | 0.84%                |
| 75% or more                 | 0.31% | 0.66%                  | 0.82%           | 0.61%           | 0.62%             | 0.37%                  | 0.63%                  | 0.36%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.30% | 0.70%                  | 0.83%           | 0.62%           | 0.49%             | 0.31%                  | 0.56%                  | 0.27%                |
| Has union employees         | 0.53% | 4.97%                  | 5.91%           | 1.65%           | 2.33%             | 0.73%                  | 2.34%                  | 0.58%                |
| Unknown                     | 0.86% | 8.66%                  | 5.40%           | 6.90%           | 2.36%             | 0.92%                  | 3.37%                  | 0.88%                |
| Percent low wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 0.62% | 2.01%                  | 2.29%           | 1.15%           | 1.17%             | 0.82%                  | 1.26%                  | 0.67%                |
| Less than 50% low wage      | 0.29% | 0.64%                  | 0.73%           | 0.64%           | 0.71%             | 0.34%                  | 0.63%                  | 0.32%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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